

JAN 18 2007

Application No. 09/845,396
Reply to Office Action of Dec. 4, 2006PATENT
Attorney Docket No. 32423/82536**I. AMENDMENTS TO THE CLAIMS**

Please find below a complete listing of the claims in the application, including their status as effected by the present amendment:

1) – 47) (CANCELED)

48) (CURRENTLY AMENDED) A process for online invoice presentment and processing, comprising:

- a. generating at a biller entity an invoice for a service rendered to a customer entity;
- b. making information on the invoice electronically available to first and second users associated to the customer entity, the first user being associated with a first customer computing unit and the second user being associated with a second customer computing unit;
- c. transmitting over a communications network from the first customer entity computing unit to the biller entity information a first data element indicating that the first user has approved the invoice ~~and that the second user has authorized payment of the invoice;~~
- d. transmitting over the communications network from the second customer computing unit to the biller entity a second data element indicating that the second user has authorized payment of the invoice.

49) (CANCELED)

50) (CURRENTLY AMENDED) A process as defined in claim ~~[[49]]~~ 48, wherein said process further includes detecting granting of payment of the invoice at the biller entity only when both the first and second data elements have been received from the respective customer computing units.

51) (PREVIOUSLY PRESENTED) A process as defined in claim 50, wherein said detecting granting of payment of the invoice at the biller entity includes

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updating an entry in a database with information indicating that the invoice has been approved by the first user and that payment of the invoice has been authenticated by the second user.

- 52) (PREVIOUSLY PRESENTED) A process as defined in claim 48, including enabling the first user to approve the invoice on a basis of respective invoice handling privileges assigned by the customer entity to the first user.
- 53) (PREVIOUSLY PRESENTED) A process as defined in claim 52, including enabling the second user to authorize payment of the invoice on a basis of respective invoice handling privileges assigned by the customer entity to the second user.
- 54) (PREVIOUSLY PRESENTED) A process as defined in claim 53, wherein the second user is only enabled to authorize payment of the invoice subsequent to the first user approving the invoice.
- 55) (PREVIOUSLY PRESENTED) A process as defined in claim 50, wherein the information on the invoice is provided in an electronic document that is made available to the first and second users.
- 56) (PREVIOUSLY PRESENTED) A process as defined in claim 55, wherein the electronic document includes a user interface control operable by the first and second users, the user interface control providing a first input option to approve the invoice and a second input option to authorize payment of the invoice, the second input option being distinct from the first input option.
- 57) (PREVIOUSLY PRESENTED) A process as defined in claim 56, wherein the first data element is transmitted to the biller entity in response to the first user approving the invoice via the first input option.
- 58) (PREVIOUSLY PRESENTED) A process as defined in claim 57, wherein the

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second data element is transmitted to the biller entity in response to the second user authorizing payment of the invoice via the second input option.

- 59) (PREVIOUSLY PRESENTED) A process as defined in claim 56, including precluding processing of payment of the invoice at the biller entity if the first user attempts to authorize payment of the invoice via the second input option.
- 60) (PREVIOUSLY PRESENTED) A process as defined in claim 59, including precluding processing of payment of the invoice at the biller entity if the second user attempts to approve the invoice via the first input option.
- 61) (PREVIOUSLY PRESENTED) A process as defined in claim 56, including deactivating the second input option of the user interface control when the electronic document is accessed by the first user.
- 62) (PREVIOUSLY PRESENTED) A process as defined in claim 61, including deactivating the first input option of the user interface control when the electronic document is accessed by the second user.
- 63) (PREVIOUSLY PRESENTED) A process as defined in claim 48, wherein the communications network is the Internet.
- 64) (PREVIOUSLY PRESENTED) A process as defined in claim 55, wherein the electronic document is made available to the first and second users via a web site that can be consulted by the first and second users from the respective first and second customer computing units.
- 65) (CURRENTLY AMENDED) A process as defined in claim ~~[[49]]~~ 48, wherein the first and second users are distinct from one another.
- 66) (PREVIOUSLY PRESENTED) A process as defined in claim 65, wherein the first and second users reside in geographically remote locations.

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- 67) (PREVIOUSLY PRESENTED) A process as defined in claim 53, where the invoice handling privileges assigned by the customer entity to the first user include invoice approval privileges, while the invoice handling privileges assigned by the customer entity to the second user include invoice payment authorization privileges.
- 68) (PREVIOUSLY PRESENTED) A process as defined in claim 67, further comprising preventing a given user having neither invoice approval privileges nor invoice payment authorization privileges from accessing the electronic document.
- 69) (PREVIOUSLY PRESENTED) A process as defined in claim 50, further comprising:
- a. processing an identifier associated with the first user to determine if the first user has invoice approval privileges;
 - b. preventing processing of payment of the invoice at the biller entity if the first user does not have invoice approval privileges.
- 70) (PREVIOUSLY PRESENTED) A process as defined in claim 69, further comprising:
- a. processing an identifier associated with the second user to determine if the second user has invoice payment authorization privileges;
 - b. preventing processing of payment of the invoice at the biller entity if the second user does not have invoice payment authorization privileges.
- 71) (PREVIOUSLY PRESENTED) A process as defined in claim 50, further comprising transmitting over the communications network from the second customer computing unit to the biller entity payment remittance information including data selected from the set consisting of a credit card number, an authorization to debit a bank account, wire transfer information, direct deposit information and an indication that a check will be mailed.

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- 72) (PREVIOUSLY PRESENTED) A process, comprising:
- rendering a service to a customer entity;
 - generating an invoice for the service;
 - making available to first and second users associated to the customer entity an electronic document providing information on the invoice;
 - providing in the electronic document a user interface control, the user interface control providing a first input option to approve the invoice and a second input option to authorize payment of the invoice, the second input option being distinct from the first input option;
 - detecting granting of payment of the invoice only when the first user has approved the invoice via the first input option and the second user has authorized payment of the invoice via the second input option.
- 73) (PREVIOUSLY PRESENTED) A process as defined in claim 72, including enabling the first user to approve the invoice via the first input option on a basis of respective invoice handling privileges assigned by the customer entity to the first user.
- 74) (PREVIOUSLY PRESENTED) A process as defined in claim 73, including enabling the second user to authorize payment of the invoice via the second input option on a basis of respective invoice handling privileges assigned by the customer entity to the second user.
- 75) (PREVIOUSLY PRESENTED) A process as defined in claim 74, wherein the second user is only enabled to authorize payment of the invoice via the second input option subsequent to the first user approving the invoice via the first input option.
- 76) (PREVIOUSLY PRESENTED) A process as defined in claim 72, including preventing the first user from authorizing payment of the invoice.

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- 77) (PREVIOUSLY PRESENTED) A process as defined in claim 76, including preventing the second user from approving the invoice.
- 78) (PREVIOUSLY PRESENTED) A process as defined in claim 76, including deactivating the second input option of the user interface control when the electronic document is accessed by the first user.
- 79) (PREVIOUSLY PRESENTED) A process as defined in claim 77, including deactivating the first input option of the user interface control when the electronic document is accessed by the second user.
- 80) (PREVIOUSLY PRESENTED) A process as defined in claim 72, wherein the information about the invoice includes an invoice identifier.
- 81) (PREVIOUSLY PRESENTED) A process as defined in claim 72, wherein the information about the invoice includes an amount of money that is billed to the customer entity under the invoice.
- 82) (PREVIOUSLY PRESENTED) A process as defined in claim 72, wherein the information about the invoice includes a tool in the electronic document that can be electronically operated by the first and second users, allowing the first and second users to electronically access a complete copy of the invoice.
- 83) (PREVIOUSLY PRESENTED) A process as defined in claim 72, including electronically transmitting the electronic document over a network.
- 84) (PREVIOUSLY PRESENTED) A process as defined in claim 72, including electronically transmitting the electronic document over the Internet.
- 85) (PREVIOUSLY PRESENTED) A process as defined in claim 72, wherein the electronic document is made available to the first and second users via a web site that can be consulted by the first and second users.

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- 86) (PREVIOUSLY PRESENTED) A process as defined in claim 72, wherein the first and second users are distinct from one another.
- 87) (PREVIOUSLY PRESENTED) A process as defined in claim 86, wherein the first and second users reside in geographically remote locations.
- 88) (PREVIOUSLY PRESENTED) A process as defined in claim 74, where the invoice handling privileges assigned by the customer entity to the first user include invoice approval privileges, while the invoice handling privileges assigned by the customer entity to the second user include invoice payment authorization privileges.
- 89) (PREVIOUSLY PRESENTED) A process as defined in claim 88, including preventing processing of payment of the invoice if the first user attempts to authorize payment of the invoice via the second input option.
- 90) (PREVIOUSLY PRESENTED) A process as defined in claim 88, including preventing processing of payment of the invoice if the second user attempts to approve the invoice via the first input option.
- 91) (PREVIOUSLY PRESENTED) A process as defined in claim 88, further comprising preventing a given user having neither invoice approval privileges nor invoice payment authorization privileges from accessing the electronic document.
- 92) (PREVIOUSLY PRESENTED) A process as defined in claim 72, further comprising:
- a. processing an identifier associated with the first user to determine if the first user has invoice approval privileges;
 - b. preventing processing of payment of the invoice if the first user does not have invoice approval privileges.

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- 93) (PREVIOUSLY PRESENTED) A process as defined in claim 72, further comprising:
- a. processing an identifier associated with the second user to determine if the second user has invoice payment authorization privileges;
 - b. preventing processing of payment of the invoice if the second user does not have invoice payment authorization privileges.
- 94) (PREVIOUSLY PRESENTED) A process as defined in claim 72, further comprising enabling the second user to provide payment remittance information including data selected from the set consisting of a credit card number, an authorization to debit a bank account, wire transfer information, direct deposit information and an indication that a check will be mailed.
- 95) (PREVIOUSLY PRESENTED) A process as defined in claim 74, wherein the invoice is associated with a given category selected from a plurality of categories, the invoice handling privileges assigned by the customer entity to the first user being associated with respective categories and including invoice approval privileges associated with the given category.
- 96) (PREVIOUSLY PRESENTED) A process as defined in claim 95, wherein the invoice handling privileges assigned by the customer entity to the second user are associated with respective categories and include invoice payment authorization privileges associated with the given category.
- 97) (PREVIOUSLY PRESENTED) A process for granting payment of an invoice over a network, the invoice having been issued by a biller entity to a customer entity, said process comprising:
- a. accessing via a computer information on the invoice;
 - b. transmitting from the customer entity to the biller entity a first data element indicating that the invoice has been approved by a first user associated with the customer entity;

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- c. transmitting from the customer entity to the biller entity a second data element indicating that payment of the invoice has been authorized by a second user associated with the customer entity.
- 98) (PREVIOUSLY PRESENTED) A process as defined in claim 97, wherein the information on the invoice is provided in an electronic document generated by the biller entity, the electronic document including a user interface control providing a first input option to approve the invoice and a second input option to authorize payment of the invoice, the second input option being distinct from the first input option, said process comprising:
- a. when the electronic document is accessed by the first user, entering information in the electronic document via the first input option to indicate to the biller entity that the invoice has been approved by the first user;
 - b. when the electronic document is accessed by the second user, entering information in the electronic document via the second input option to indicate to the biller entity that payment of the invoice has been authorized by the second user.
- 99) (PREVIOUSLY PRESENTED) A process as defined in claim 98, wherein payment of the invoice is granted by the customer entity only when the first user has approved the invoice via the first input option and the second user has authorized payment of the invoice via the second input option.
- 100) (PREVIOUSLY PRESENTED) A process as defined in claim 97, further comprising:
- a. processing an identifier associated with the first user to determine if the first user has invoice approval privileges;
 - b. precluding granting of payment of the invoice if the first user does not have invoice approval privileges.
- 101) (PREVIOUSLY PRESENTED) A process as defined in claim 100, further

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comprising:

- a. processing an Identifier associated with the second user to determine if the second user has invoice payment authorization privileges;
- b. precluding granting of payment of the invoice if the second user does not have invoice payment authorization privileges.

- 102) (PREVIOUSLY PRESENTED) A process as defined in claim 97, wherein the first and second users are distinct from one another.
- 103) (PREVIOUSLY PRESENTED) A process as defined in claim 97, wherein the network is a global computer network.
- 104) (PREVIOUSLY PRESENTED) A process as defined in claim 103, wherein the first and second users reside in geographically remote locations and are associated to first and second computer terminals respectively, each of the first and second computer terminals having a respective link established between itself and a computing apparatus associated to the biller entity.
- 105) (PREVIOUSLY PRESENTED) A process as defined in claim 97, wherein the network is the Internet.
- 106) (PREVIOUSLY PRESENTED) A process as defined in claim 97, wherein the electronic document is accessed via a web site that can be consulted by the first and second users.
- 107) (PREVIOUSLY PRESENTED) A process as defined in claim 101, including preventing granting of payment of the invoice if the first user attempts to authorize payment of the invoice via the second input option.
- 108) (PREVIOUSLY PRESENTED) A process as defined in claim 107, including preventing granting of payment of the invoice if the second user attempts to approve the invoice via the first input option.

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- 109) (PREVIOUSLY PRESENTED) A process as defined in claim 108, further comprising preventing a given user having neither invoice approval privileges nor invoice payment authorization privileges from accessing the electronic document.
- 110) (PREVIOUSLY PRESENTED) A process as defined in claim 98, wherein, when the electronic document is accessed by the second user, said process further includes entering in the electronic document payment remittance information, the payment remittance information including data selected from the set consisting of a credit card number, an authorization to debit a bank account, wire transfer information, direct deposit information and an indication that a check will be mailed.
- 111) (PREVIOUSLY PRESENTED) A process as defined in claim 97, wherein the invoice is associated with a given category selected from a plurality of categories, the first user having respective invoice handling privileges associated with respective categories and including invoice approval privileges associated with the given category.
- 112) (PREVIOUSLY PRESENTED) A process as defined in claim 111, wherein the second user has respective invoice handling privileges associated with respective categories and include invoice payment authorization privileges associated with the given category.
- 113) (PREVIOUSLY PRESENTED) A method for electronically presenting and granting payment of invoices, comprising:
- a. generating at a biller entity an invoice for a service rendered to a customer entity;
 - b. making information on the invoice electronically available to the customer entity;
 - c. enabling at least two users associated to the customer entity to

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- complete respective stages of a multi-stage invoice handling process;
- d. transmitting over a communications network from each of said at least two users to the biller entity a respective data element indicating that the respective stage of the multi-stage invoice handling process has been completed.

114) (PREVIOUSLY PRESENTED) A method as defined in claim 113, including detecting granting of payment of the invoice at the biller entity only when said data elements have been received from all of the at least two users and indicate that the multi-stage invoice handling process has been completed.

115) (PREVIOUSLY PRESENTED) A method as defined in claim 113, wherein the multi-stage invoice handling process includes a first stage and a second stage, said method further comprising:

- a. enabling a first user to complete the first stage, the first user transmitting over the communications network to the biller entity a first data element indicating that the first stage has been completed;
- b. enabling a second user to complete the second stage subsequent to receiving at the biller entity the first data element from the first user, the second user transmitting over the communications network to the biller entity a second data element indicating that the second stage has been completed.

116) (PREVIOUSLY PRESENTED) A process, comprising:

- a. generating by a biller entity an invoice for a service rendered to a customer entity;
- b. making available to first and second users associated to the customer entity an electronic document providing information on the invoice;
- c. providing in the electronic document a user interface control, the user interface control providing a first input option to approve the invoice and a second input option to authorize payment of the invoice, the second input option being distinct from the first input option;

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- d. notifying the biller entity when the first and second input options have been selected to indicate that the first and second users have approved the invoice and authorized payment of the invoice, respectively.